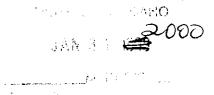
UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHO



In Re:

Chapter 13 Case #99-41638 TRUSTEE'S FINDINGS AND RECOMMENDATIONS

CLINTON P. HINTON HOLLY KAY HINTON

Debtor(s)

Trustee: L.D. Fitzgerald

Debtor's Attorney: Darren Guthrie Date of Hearing: January 31, 2000

Trustee's Findings and Recommendations

 (1)	The plan complies with the requirements of Chapter 13
	Title 11 USC.
 (2)	Required fees have been paid.
	Plan is proposed in good faith.
 (4)	Value of the property to be distributed to unsecured
	creditors is \$ The amount that would be paid to
	unsecured creditors in a Chapter 7 is \$
 (5)	Section 1325(a)(5) of the Bankruptcy Code is
	satisfied.
 (6)	Debtor will be able to make payments and comply with
	the Plan.
 (7)	Trustee's recommendations as to Confirmation
	Yes No.

MATTERS IN ISSUE: OBJECTION TO CONFIRMATION: WILSON-BATES, Richard Greenwood, Attorney.

- 1. Plan does not list the correct amount of the creditors claim. Correct amount of claim is \$2201.20.
- 2. Plan does not provide for payment of the total claim of the creditor.
- 3. Debtor has failed to list the total indebtedness of Wilson-Bates.
- 4. Interest rate is unreasonably low.

PLAN CAN NOT BE CONFIRMED DUE TO THE OBJECTION ON FILE. ANY ORDER OF CONFIRMATION WOULD REQUIRE AN INCREASE IN THE DEFAULT OF LIBERTY. SAID AMOUNT IS \$2544.33.

PLAN PAYMENTS WILL HAVE TO BE INCREASED TO \$290.00 FOR 36 MONTHS. THIS WOULD FUND THE PLAN AND CURE THE DEFAULT. IF WE GET THE PLAN CONFIRMED WE CAN WORK WITH THE DEBTOR TO CURE THE DEFAULT

THAT WILL BE CAUSED BECAUSE OF THE PLAN PAYMENT INCREASE.

Debtors Plan Payments are CURRENT

Dated: January 30, 2000

L.D. Fitzgerald, Trustee